

Northwest Municipal FEDERAL CREDIT UNION

Member Owned

Newsletter

Visit our website at: WWW.MyNMFCU.COM

WHERE MEMBERS ARE WORTH MORE THAN MONEY



TURN A NEW LEAF
in Your Financial Story

Triumph over high-interest debt with the power of our special balance transfer rate.

3.99%^{APR}
FOR 15 MONTHS

Both new and existing credit card accounts will receive 3.99% for 15 months when you transfer an existing balance to our credit union credit card between October 1, 2025 and December 1, 2025.

Ask us about this special rate offer today!

Balance transfers completed 10.1.25-12.1.25 will receive 3.99% APR for 15 months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. *APR=Annual Percentage Rate

CURRENT Loan Specials!

100% FINANCING NO MONEY DOWN

We can:

- Meet or beat any verifiable loan offer!*
- Transfer your current loan to the credit union!

NO TRANSFER FEES! Save money and lower your monthly payments!

*Certain restrictions apply. Your credit must qualify. Any available rebates/cash incentives must be applied. NMFCU reserves the right to verify all interest rates, discontinue or modify this offer at anytime without notice. Offer excludes home equity, line-of-credit loans or existing credit union vehicle loans



Scammers Are Impersonating Credit Unions

The Credit Union will never threaten you, say you must transfer your money to "protect it," or tell you to withdraw cash and give it to someone. We will never call or email asking for personal confidential information about your account. That's a scam. If someone calls you representing the Credit Union and sounds suspicious, **HANG UP** and call us directly 847-391-5369.

4.49% apr for up to 72 months
On ANY vehicle 2022 model year or newer!

It gets even better;

Transfer an existing auto loan from another lender on any vehicle 2022 model year or newer and we will deduct an additional 0.25% apr

4.24% apr for up to 72 months

No fees! No effort! 100% financing



Share Rates Effective

Jul. 1, 2025 through Sept 30, 2025

Average daily share balance ranges

From	To	Rate
\$50.00	\$4,999.99	0.79% apy*
\$5,000.00	\$24,999.99	1.18% apy*
\$25,000.00	\$49,999.99	1.79% apy*
\$50,000.00	or above	2.99% apy*

The dividend rate and annual percentage yield may change every quarter as determined by the credit union board of directors. There is no penalty for withdrawal of funds. Dividends are paid up to the date of withdrawal.

*APY = Annual Percentage Yield

Home Equity Loan Rates

as low as 6.49% apr (effective 11/1/25)

Absolutely No Fees or Closing Costs! Use your equity for a New Car, Vacation, or Home Improvements.

Rate Guaranteed until May 2026

Terms up to 20 years!



Supervisory Committee Audit Verification Request

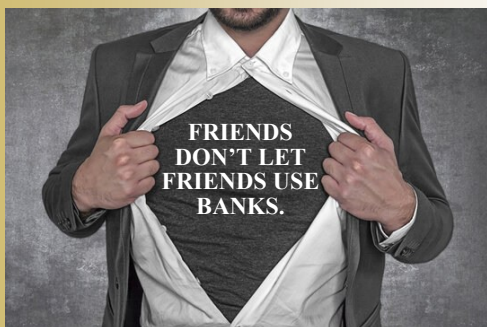
PLEASE EXAMINE YOUR SEPTEMBER 30, 2025 STATEMENT CAREFULLY.

IF INCORRECT, NOTIFY OUR AUDITORS IN WRITING:

**EIFEL RAMBO ADVISORY GROUP, LTD
20635 ABBEY WOODS CT. SUITE 301
FRANKFORT, IL 60423**

Please NOTE: This is NOT the Credit Unions mailing address. All other correspondence and payments should continue to be mailed to the main office address 1420 Miner St Des Plaines, IL 60016.

IF CORRECT, NO REPLY IS NECESSARY.



BE A HERO! Tell everyone you care about that they can get a better deal and first class service at your credit union!

PLEASE NOTE

The Credit Union Office will be closed on the following holidays:

Monday	October 13	Columbus Day
Tuesday	November 11	Veteran's Day
Thursday	November 27	Thanksgiving
Friday	November 28	Thanksgiving
Wednesday	December 24	Close at noon
Thursday	December 25	Christmas
Wednesday	December 31	Close at noon

You can access your Credit Union accounts 24/7 with our automated telephone teller or on-line

How To Avoid Phone Scams: **DON'T TRUST CALLER ID**

Your caller ID might show a real government agency or company name or phone number.

But scammers can fake caller ID. **Don't trust it** — even if it looks real.



Here's what to do:

- ▶ **Get call blocking apps or services.** This will help you get fewer scam calls.
- ▶ **Only call a phone number you know is real if you want to confirm.**
- ▶ **Report scam calls.** Tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).



Learn more at
[ftc.gov/calls](https://www.ftc.gov/calls)



Visa Purchase Alerts

Know where your money is going

Get a text or email whenever you pay with your Visa card.



Reaching a purchase amount threshold



International purchases



Purchases made on the internet or over the phone

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency